**REMARKS**

Applicants reply to the Final Office Action dated October 18, 2007, within two months. Applicants request that the Examiner consider these remarks prior to examining the above-referenced patent application after RCE. Claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 were pending in the application and the Examiner rejects claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

**Claims Rejected under 35 U.S.C. § 103**

The Examiner rejects claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 under 35 U.S.C. § 103(a) as being unpatentable over Jones et al., U.S. Patent No. 6,021,397 ("Jones") in view of Doerr et al., U.S. Patent No. 6,473,745 ("Doerr") and in further view of Lewis, U.S. Patent No. 6,513,019 ("Lewis"). Applicants respectfully traverse this rejection.

Jones generally discloses a financial advice system. Specifically, the Jones system provides investment return models to help an investor select an investment plan that best conforms to his individual financial needs and goals. Return scenarios are created based on assets that are classified into groups and a return model reflects the performance of one or more classes under future scenarios of economic factors. Jones discloses that a user may interact with the system to map each financial product selected from a number of available financial products to one or more asset classes.

Jones enables the user to adjust variable values according to their specific retirement goals. The system provides a standard web form with fields and/or dropdown menus. The user interacts with the system, for example, by selecting a retirement age, entering an estimated savings rate, etc. The system then performs a calculation based on the user input to present the user with a retirement scenario. Importantly, Jones teaches adjusting decision variables to affect the outcome of a calculation, rather than adjusting which variables are presented to the user based on specific scenarios such as, for example, financial need, preferred financial strategy and economic class. In other words, **the Jones system presents the same form fields regardless of these scenarios, rather than compiling the form fields in relation to a specific scenario**.

Moreover, Jones employs various modules to process user supplied data and calculate an optimized user portfolio. Again, each module has its own data requirements, so the client

computer application must be aware of the requirement of each module and/or calculation in order to collect the relevant data from the client. Thus, if a calculation is modified to require additional data elements, or if an additional module is incorporated in order to add to the financial advice services, the client application would also need to be modified. In other words, **Jones does not transmit a request to a server to retrieve data requirements based on a client request in order to compile and present a data entry form with fields constructed in accordance with the type of service requested, financial position, and financial goals that are unique to each individual. Significantly, such a request would eliminate the need to modify a client application with each change to a financial advice configuration.**

Cheah discloses an information management and distribution system that includes a client-side application and a server-side application that coordinates the exchange of contact information. The system enables an individual to register with the system and provide contact information in the form of a user profile. Such information may include, for example, name, telephone number, facsimile number, mail address, and email address. If the registration pertains to a business, the user may also add a link to the business' web site. Subsequently, other registered users may connect to the system and submit a request to electronically obtain the newly registered user's contact information. The system generates a notification to the newly registered user to let him know that that there is a request for his contact data and identifies the requestor. The newly registered user may elect to allow or deny the release.

According to Cheah, when requested contact information is released, the information is transmitted across a network to the requestors computing device where it may be added to a contact management application such as Microsoft Outlook. Moreover, when information in a user profile is modified, connecting registered users may request an update to all of the contacts that they have been approved to receive. The Cheah system compares information residing at the client computer with information maintained in its local database. When a registered user is found to have modified profile data, the client is sent new contact data for that registered user. Cheah provides a fixed user interface to collect a defined dataset from a registered user. If the server-side application should be modified to increase the level of detail stored in relation to a contact, then the interface must also be modified in order to add additional data entry fields. **Therefore, Cheah would be incapable of creating a data entry interface that includes data**

**entry fields that are included within the interface in accordance with the unique situation of a user.**

Doerr generally discloses a financial advice system that may be implemented with existing applications without requiring significant modification to the existing program. Specifically, the Doerr system enables a developer to place trigger points throughout the program code of the existing application. As the program code is executed and a trigger point is reached, the Doerr system obtains information relating to the user. The user information is tested against a number of conditions corresponding to the trigger point. When a condition is met, the Doerr system retrieves an advice template corresponding to the condition and compares template information to display state information to determine whether to display the advice from the template.

Doerr discloses that the advice templates contain static information that controls the characteristics of how advice appears to the application user. This information is stored within various template fields and the fields include a variable value, such that the variables may be substituted with user specific information before the advice is displayed to the user. For example, a user may interface with a website to make an automobile payment. The user's monthly minimum payment is $385, and upon entering that number into a payment amount field, a trigger is activated. The trigger retrieves the user's account information, compares it to conditions corresponding to the trigger, selects a template based on the comparison, substitutes the template variable values with calculated values, and displays the template information in the form of a popup display within a web browser. Thus, the advice may read, "Based on your account information, you could save $4,350 in interest over the course of your loan by simply paying an extra $18.50 with each payment."

Significantly, the template disclosed by Doerr is simply for compiling and presenting advice information to the user. **Although Doerr generally refers to template fields, the template fields are not provided to the user for data entry purposes, but rather to provide information to the user in the form of advice. Specifically, the template fields are used by Doerr to construct an advice popup window with static information obtained from the template fields. The end-user cannot modify or enter any of the data in the template fields. In other words, Doerr is not concerned with compiling data entry fields for inclusion within the advice for the purpose of collecting very specific information from the user**. Moreover,

the template fields of Doerr are populated with advice information even prior to the user's interaction with the application.

As in Jones and Cheah, Doerr lacks the ability to perform an analysis that is specific to a user, determine data requirements based on the analysis, and construct a data entry page including fields that are selected in accordance with the data requirements. As such, neither Lewis, Jones, Cheah, nor any combination thereof, disclose or suggest at least:

- compiling data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties in accordance with said plurality of distinct financial advice services
- compiling a data entry page having fields for collecting information relating to said at least one of: financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative to create fields populated with said information relating to said at least one of: financial need, preferred financial strategy and economic class
- applying to said fields said format and said value properties as metadata to enforce data entry rules
- receiving a completed data entry page including field data based on said data requirements and said plurality of financial advice services, wherein said field data is entered by said at least one of said client and said representative
- determining when said field data complies with said data entry rules
- transmitting said field data to said plurality of distinct financial advice services, wherein said plurality of distinct financial advice services process said field data to provide said financial planning and advice

as similarly recited by independent claims 1, 11, 21, 31, 40, and 46.

Claims 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 variously depend from independent claims 1, 11, 21, 31, and 40. As such, dependent claims 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 are allowable for at least the reasons described above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are

allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

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